



Annual Enrollment is coming up fast: **October 21 through November 1**. But before you enroll, you need to understand what's changing with your current benefits.

The first change, you may have already noticed, is simply a name change. Going forward, your medical, dental, vision, and other benefits are being offered through the **Aon Benefit Experience (BenX)**. You will continue to enroll using the IDEX Benefits Portal and Aight Mobile app.

Most BenX benefits and options are **not** changing significantly in 2025. However, below is an overview of important changes and considerations for 2025. Keep in mind that:

- Many insurance carriers are investing in specially designed [programs](#) to help you feel your best; and
- Changes are continuously made to carrier networks, prescription drug formularies, and of course, how much you pay.

As a reminder you must enroll to have coverage for 2025. If you don't enroll, you will **not** have medical, dental, or vision coverage through IDEX next year. Keep in mind, if you don't elect medical coverage, you won't have prescription drug coverage, either. And, to contribute to a Health Savings Account (HSA) (if eligible) or flexible spending account, you must make an active election.

What's New	Why It Matters
Your cost of coverage has changed.	Because prices can go up or down each year, your current coverage may not be your best deal next year. Carefully review your options and prices to find the right fit for you and your family.
Insurance carrier provider networks could have changed.	<p>Insurance carrier provider networks can change. Seeing out-of-network providers may cost you substantially more than seeing in-network providers. Always double-check the networks of each insurance carrier you're considering before making a decision.</p> <p>When it's time to enroll, see if providers critical to your care are in the network through the IDEX Benefits Portal. You can access this information by clicking Find Doctors when you're selecting your medical plan. For the best results:</p> <ul style="list-style-type: none"> • Search for your provider by name—not medical practice. • Check only the office location(s) you are willing to visit. • When searching for a facility, use the complete facility name and confirm whether the specialty of the facility is covered in-network. <p>Important! If you have any uncertainty (for instance, covering out-of-area dependents) or you need the network name, you need to call the insurance carrier.</p>

Medical and Prescription Drug	
The Bronze Plus deductibles and out-of-pocket maximums will increase slightly.	The Bronze Plus in-network annual deductibles are increasing from \$2,450 to \$2,500 for individual coverage, and from \$4,900 to \$5,000 if you cover dependents. The in-network out-of-pocket maximums are increasing from \$3,900 to \$4,500 for individual coverage, and from \$7,800 to \$9,000 if you cover dependents.
The Silver deductibles and out-of-pocket maximums will increase slightly.	The Silver in-network annual deductibles are increasing from \$1,600 to \$1,700 for individual coverage, and from \$3,200 to \$3,400 if you cover dependents. The in-network out-of-pocket maximums are increasing from



What's New	Why It Matters
	\$3,800 to \$4,250 for individual coverage, and from \$7,600 to \$8,500 if you cover dependents.
The Gold coinsurance will decrease slightly.	If you're covered under the Gold coverage level, your coinsurance for emergency room, inpatient, and outpatient services will decrease from 25% to 20%. Emergency room visits will still be subject to a \$150 copay before coinsurance.
How your medication is classified (and covered) could have changed.	Because your medical insurance carrier's pharmacy benefit manager can change how it covers prescription drugs at any time (such as changing coverage tiers), it's strongly recommended that you call CVS Caremark (if you enroll with Aetna, Blue Cross Blue Shield of Illinois, Cigna, or UnitedHealthcare), or the insurance carrier (for all other carriers) before you enroll to see how your medication will be covered in the new plan year.
Other medical benefits may have changed.	Medical insurance carriers may offer new or enhanced benefits for 2025. Additional coverage details will be available when you enroll, so be sure to review your options carefully.
Health Savings Account (HSA)	
The IRS has updated the HSA contribution limits.	If eligible, for 2025, you can contribute up to \$4,150 if you cover just yourself or \$8,300 if you cover yourself and your family. If you're age 55 or older (or will turn age 55 during the plan year), you can also make additional "catch-up" contributions to your HSA up to \$1,000.
Voluntary Life with Long Term Care Insurance	
There is newly-added Voluntary Life Insurance with Long-Term Care coverage.	For 2025, we are adding a new voluntary life insurance benefit that also provides long-term care insurance. This benefit covers the costs associated with treating chronic illnesses or other ailments after age 70. It includes services like at-home care for Alzheimer's patients, nursing home costs for those unable to live alone, home health care, homemaker services, and assisted living.
Voluntary Supplemental Life	
Evidence of Insurability is waived up to the guaranteed issue amount.	For this Annual Enrollment period, an employee can enroll or increase their supplemental life insurance coverage up to the guaranteed issue amount of 3 times salary or \$1 million without having to complete Evidence of Insurability (EOI), as long as they were not previously denied coverage based on EOI.
Wellness Program	
There is a new reward for preventive checks.	The wellness program has added a new reward for employees and spouses/domestic partners enrolled in the medical plan. For having a preventive check, employees can earn \$120, while spouses/domestic partners can earn \$60.

Helpful Resources

- **The IDEX Benefits Portal and the Aight Mobile app:** Enroll through the IDEX Benefits Portal or Aight Mobile app and have access to customer support, including a virtual assistant and web chat. The enrollment process will highlight your current 2024 benefits selections.
- **Help Me Choose tool:** See if your doctors and/or prescription drugs are covered by certain carriers or plans to assist in your decision-making process.
- **Dedicated call center:** Call direct or schedule an appointment at a time that works for you. If you need help in a language other than English, support is also available.



What's next?

You will be reminded to enroll in mid-October. Remember, **enrollment runs October 21 to November 1.**

You must enroll in your benefits by November 1 if you want to have coverage for 2025. If you do not enroll, you will NOT have medical (including prescription drug), dental, vision, or other benefits through IDEX next year.

This overview of 2025 changes serves as a Summary of Material Modifications (SMM), providing information on various IDEX Corporation benefit plan changes that take effect January 1, 2025. It is intended to provide an overview of changes and information about some of the benefits you may be eligible for through IDEX. If there is a discrepancy between the information displayed and the official plan documents, the official plan documents will govern.

Information contained herein is not intended as legal, tax or other professional advice. You should not act upon any such information without first seeking a qualified professional on your specific matter.

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